Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non- commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	22	8	19
Worker characteristics				
Management, professional, and related	52	21	9	18
Professional and related		19	11	21
Teachers	44	23	11	21
Primary, secondary, and special education				
school teachers	40	28	_	_
Service	53	22	7	19
Protective service	60	24	_	_
Sales and office	50	23	6	21
Office and administrative support	49	24	6	21
Natural resources, construction, and maintenance	51	26	6	17
Production, transportation, and material moving	45	33	_	_
Full time	52	23	7	18
Part time	48	8	17	28
Union	44	21	12	23
Nonunion	59	24	2	14
Average wage within the following categories: ²				
Lowest 25 percent	50	25	3	22
Lowest 10 percent	49	25	3	23
Second 25 percent	56	20	6	18
Third 25 percent		26	8	17
Highest 25 percent	51	18	13	18
Establishment characteristics				
Service-providing industries	51	22	8	19
Education and health services		22	8	21
Educational services	45	24	9	23
Elementary and secondary schools	36	29	6	29
Junior colleges, colleges, and universities	70	_	16	_
Health care and social assistance	70	_	_	11
Hospitals	69	_	_	14
Public administration	53	21	8	17
1 to 99 workers	53	35	_	_
1 to 49 workers	63	32	_	6
50 to 99 workers	-	40	_	_
100 workers or more	51	20	9	20
100 to 499 workers	47	29	10	14
500 workers or more	52	19	8	21

See footnotes at end of table.

Table 23. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2011—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non- commercially insured ¹	Commercially insured	Legally required	Other
State government Local government Geographic areas		_ 29	11 6	_ 27
New England	25	46 10	_ 25	- 40
East North Central	60	20 - 41	_ _ _	32 - -
Mountain		58 13	- 8	- 3

 ¹ Employer assumes all risks and expenses of providing the benefit.
 2 The categories are based on the average wage for

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more